

**United States Bankruptcy Court**  
Eastern District of Virginia  
701 East Broad Street  
Richmond, VA 23219

**Case Number** 10-36603-KRH  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sarah E Spiers  
940 Jamerson Lane  
Glen Allen, VA 23059

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-7386

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

Sarah E Spiers is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: January 10, 2011

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 4

## CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 10-36603

User: admin  
Form ID: B18

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Total Noticed: 59

Date Rcvd: Jan 10, 2011

The following entities were noticed by first class mail on Jan 12, 2011.

db +Sarah E Spiers, 940 Jamerson Lane, Glen Allen, VA 23059-5680  
9969154 +ADT Security Services, PO Box 650485, Dallas, TX 75265-0485  
9969155 AES/National Collegiate Trust, PO Box 2251, Harrisburg, PA 17105-2251  
9969159 +Appelles for ADT Security Serv, PO Box 1197, Westerville, OH 43086-1197  
9969162 +Central Mortgage Co., 801 John Barrow Road, Ste 1, Little Rock, AR 72205-6511  
9969165 +Chela, Attn: Bankruptcy, PO Box 9500, Wilkes-Barre, PA 18773-9500  
9969166 +Child Dev. Center at Wyndham, 11601 Nuckols Road, Glen Allen, VA 23059-5510  
9969170 +Client Services Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816  
9969172 +Comcast, PO Box 3005, Southeastern, PA 19398-3005  
9969173 +Commonwealth of VA-Tax, PO Box 2156, Richmond, VA 23218-2156  
9969174 +Creditors Financial Group, PO Box 440290, Aurora, CO 80044-1500  
9969179 +EMC, PO Box 660753, Dallas, TX 75266-0753  
9969180 +EMC Mortgage Corporation, PO Box 293150, Lewisville, TX 75029-3150  
9969178 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
9969177 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
9969181 +Express Med Urgent Care Center, PO Box 848677, Boston, MA 02284-8677  
9969182 +First Market Bank, 2001 Maywill St., Ste 205, Richmond, VA 23230-3236  
9969185 +GMAC Mortgage, 3451 Hammond Avenue, Waterloo, IA 50702-5300  
9969183 +Gary Spiers, 2509 Knollwood Drive, Staunton, VA 24401-1655  
9969184 +Glasser and Glasser, PO Box 3400, Norfolk, VA 23514-3400  
9969186 +IC Systems Inc., 444 Highway 96, PO Box 64437, Saint Paul, MN 55164-0437  
9969188 +Joyce P. Spiers, 2509 Knollwood Drive, Staunton, VA 24401-1655  
9969189 +Kennard Educational Fund, Inc, c/o Trust Department/Planters, PO Drawer 1309, Staunton, VA 24402-1309  
9969191 +Margolis Pritzer and Epstein, 110 West Road, Suite 222, Towson, MD 21204-2341  
9969194 +Mark S. Ratliff, 2800 Dalkeith Drive, Henrico, VA 23233-1633  
9969195 +Michael P. Chabrow, Rubenstein Cogan and Revesman, 12 S. Summit Avenue, Suite 250, Gaithersburg, MD 20877-2092  
9969200 +NCO Financial, 507 Purdential Road, Horsham, PA 19044-2368  
9969196 +National Action Financial Netw, PO Box 9027, Buffalo, NY 14231-9027  
9969197 +National Collegiate Trust, American Education Services, Harrisburg, PA 17130-0001  
9969198 +Nationwide Credit Inc., 2015 Vaughn Rd NW, Ste 400, Kennesaw, GA 30144-7802  
9969199 +Nationwide Credit Inc., 2015 Vaughn Rd NW, Ste 400, Canton, GA 30115-0000  
9969204 +Rainbow Station Wyndham, 5701 Wyndham Park Drive, Glen Allen, VA 23059-5400  
9969205 +Rubenstein Cogan and Revesman, 12 Summit Avenue, Suite 250, Gaithersburg, MD 20877-2092  
9969206 +Stellar Community Management, 5374 Twin Hickory Road, Glen Allen, VA 23059-5682  
9969207 +Student Assistance Foundation, PO Box 1689, Helena, MT 59624-1689  
9969210 +Tate and Kirlin Ass., 2810 Southampton Road, Philadelphia, PA 19154-1207  
9969211 +Taxing Authority Consulting, PO Box 2156, Richmond, VA 23218-2156  
9969212 +The Student Loan Corporation, C/O Citibank SD, PO Box 6615, The Lakes, NV 88901-6615  
9969213 +Transamerica Bank, 5595 Trillium Blvd, Schaumburg, IL 60192-3405  
10085973 +Union First Market Bank, Successor, Bankruptcy Department, PO Box 940, Ruther Glen, VA 22546-0940

The following entities were noticed by electronic transmission on Jan 11, 2011.

tr +EDI: QLLTAVENNER.COM Jan 10 2011 22:28:00 Lynn L. Tavenner, Tavenner & Beran, PLC, 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302  
9969156 +EDI: AMEREXPR.COM Jan 10 2011 22:28:00 American Express, PO Box 650448, Dallas, TX 75265-0448  
9969157 +EDI: BECKLEE.COM Jan 10 2011 22:28:00 American Express, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701  
9969160 +EDI: BANKAMER.COM Jan 10 2011 22:28:00 Bank Of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713-0000  
9969161 +EDI: BANKAMER.COM Jan 10 2011 22:28:00 Bank of America, PO Box 15019, Wilmington, DE 19850-5019  
9969163 +EDI: CHASE.COM Jan 10 2011 22:28:00 Chase, 201 N. Walnut St//Del-1027, Wilmington, DE 19801-2920  
9969167 +EDI: CITICORP.COM Jan 10 2011 22:28:00 Citi Cards, PO Box 182564, Columbus, OH 43218-2564  
9969168 +EDI: CITICORP.COM Jan 10 2011 22:28:00 Citi Corp Credit Services, Attn: Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363  
9969169 +EDI: CITICORP.COM Jan 10 2011 22:28:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507  
9969171 +EDI: COLLECTCORP.COM Jan 10 2011 22:28:00 Collect Corp, 455 North 3rd Street, Suite 260, Phoenix, AZ 85004-0630  
9969175 +EDI: DISCOVER.COM Jan 10 2011 22:28:00 Discover, PO Box 71084, Charlotte, NC 28272-1084  
9969176 +EDI: DISCOVER.COM Jan 10 2011 22:28:00 Discover Fin, Attention: Bankruptcy Department, PO Box 6103, Carol Stream, IL 60197-6103  
9969187 +EDI: IRS.COM Jan 10 2011 22:28:00 Internal Revenue Service, Centralized Insolvency Operati, PO Box 21126, Philadelphia, PA 19114-0000  
9969190 +EDI: PHINPLAZA.COM Jan 10 2011 22:28:00 Law Office os Mitchell N. Kay, 7 Penn Plaza, New York, NY 10001-3995  
9969201 +EDI: NESF.COM Jan 10 2011 22:28:00 NES, 29125 Solon Road, Solon, OH 44139-3442  
9969202 +E-mail/Text: bnc@nordstrom.com Nordstrom Bank, PO Box 79134, Phoenix, AZ 85062-9134  
9969203 +E-mail/Text: bnc@nordstrom.com Nordstrom FSB, Attention: Bankruptcy Department, PO Box 6555, Englewood, CO 80155-6555  
9969208 +EDI: WTRRN BANK.COM Jan 10 2011 22:28:00 Target National Bank, C/O Pament Processing Center, PO Box 59231, Minneapolis, MN 55459-0231  
9969209 +EDI: WTRRN BANK.COM Jan 10 2011 22:28:00 Target Visa, PO Box 59317, Minneapolis, MN 55459-0317

TOTAL: 19

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr EMC Mortgage Corporation  
9969158 American Express, PO Box 650448, TX 75256-0000  
9969164 Chase Cardmember Services, PO Box 15153, DE 19866-0000  
9969192 Mark Ratliff  
9969193 Mark S. Ratliff

TOTALS: 5, \* 0, ## 0

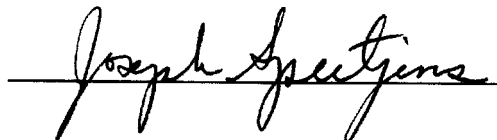
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.